

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: NAVARRO, LILIA

Case No. 15-08508

Chapter 7

Debtor

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 10, 2015. The undersigned trustee was appointed on March 10, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 125,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>44,948.44</u>
Administrative expenses	<u>42,970.50</u>
Bank service fees	<u>106.59</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>15,000.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>21,974.47</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/27/2015 and the deadline for filing governmental claims was 09/08/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$8,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$8,750.00, for a total compensation of \$8,750.00.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$283.03, for total expenses of \$283.03.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/26/2015 By:/s/DEBORAH K. EBNER, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 15-08508

Trustee: (330480) DEBORAH K. EBNER, Trustee

Case Name: NAVARRO, LILIA

Filed (f) or Converted (c): 03/10/15 (f)

Period Ending: 10/26/15

§341(a) Meeting Date: 04/16/15

Claims Bar Date: 07/27/15

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	checking account with Chase	111.00	0.00		0.00	FA
2	Best Buy - Computer	100.00	0.00		0.00	FA
3	Household Goods; TV, DVD player, couch, utensils	1,500.00	0.00		0.00	FA
4	Books, CD's, DVD's, Tapes/Records, Family Pictur	100.00	0.00		0.00	FA
5	Necessary wearing apparel.	100.00	0.00		0.00	FA
6	Earrings, watch, costume jewelry, wedding rings	300.00	0.00		0.00	FA
7	Workers compensation case pending with Salk & As	14,000.00	14,000.00		125,000.00	FA
8	Anticipated 2014 tax refund and tax credits. Joi	4,372.00	2,022.00		0.00	FA
8	Assets Totals (Excluding unknown values)	\$20,583.00	\$16,022.00		\$125,000.00	\$0.00

Major Activities Affecting Case Closing:

Monitoring state court action.

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): December 31, 2016

Form 2
Cash Receipts And Disbursements Record

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Case Number: 15-08508

Trustee: DEBORAH K. EBNER, Trustee (330480)

Case Name: NAVARRO, LILIA

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**7236

Account: *****1666 - Checking Account

Period Ending: 10/26/15

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/22/15		Steven Salk & Associates, Ltd	Gross settlement of \$125,000.00 less attorney fees and expenses, medical liens adjudicated in State Court for which payment authorized by BK Court.		37,081.06		37,081.06
	{7}	Steven Salk & Associates	Gross Settlement 125,000.00	1129-000			37,081.06
		Steven B Salk	Special Counsel for -41,666.67 Trustee Fees	3210-000			37,081.06
		Steven B Salk	Special Counsel -1,303.83 Expenses	3220-000			37,081.06
		Marque Medicus Fullerton	Medical Lien payment of -15,000.00 which authorized by Ct. Order	4220-000			37,081.06
		Medicos Pain & Surgical Specialists	Medical Lien payment of -9,000.00 which authorized by Ct. Order	4220-000			37,081.06
		Archer Open MRA	Medical Lien payment of -1,132.43 which authorized by Ct. Order	4220-000			37,081.06
		Chicago Orthopedic & Sports Medicine	Medical Lien payment of -1,095.00 which authorized by Ct. Order	4220-000			37,081.06
		Metro Anesthesia Consultant	Medical Lien payment of -1,700.00 which authorized by Ct. Order	4220-000			37,081.06
		Midwest Neurusurgery	Medical Lien payment of -416.62 which authorized by Ct. Order	4220-000			37,081.06
		Elite Physical Therapy	Medical Lien payment of -10,348.00 which authorized by Ct. Order	4220-000			37,081.06
		American Center for Spine	Medical Lien payment of -658.08 which authorized by Ct. Order	4220-000			37,081.06
		Lake County Neuro Monitoring	Medical Lien payment of -2,394.98 which authorized by Ct. Order	4220-000			37,081.06
		Industrial Pharmacy Management	Medical Lien payment of -1,203.33 which authorized by Ct. Order	4220-000			37,081.06

Subtotals : \$37,081.06 \$0.00

Form 2
Cash Receipts And Disbursements Record

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Case Number: 15-08508

Trustee: DEBORAH K. EBNER, Trustee (330480)

Case Name: NAVARRO, LILIA

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**7236

Account: *****1666 - Checking Account

Period Ending: 10/26/15

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
		Medicos Pain and Surgical Specialists	Medical Lien payment -2,000.00 authorized pursuant to ct. order	4220-000			37,081.06
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		55.11	37,025.95
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		51.48	36,974.47
09/02/15	101	Lilia Navarro	Ref # EXEMPTION OF DEBTOR	8100-002		15,000.00	21,974.47

ACCOUNT TOTALS	37,081.06	15,106.59	\$21,974.47
Less: Bank Transfers	0.00	0.00	
Subtotal	37,081.06	15,106.59	
Less: Payments to Debtors		15,000.00	
NET Receipts / Disbursements	\$37,081.06	\$106.59	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****1666	37,081.06	106.59	21,974.47
	\$37,081.06	\$106.59	\$21,974.47

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Claims Distribution Register

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Case: 15-08508 NAVARRO, LILIA

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
EXEMPTIO	03/10/15	100	Lilia Navarro 2606 W FITCH AVE Apartment 3G Chicago, IL 60645 <8100-00 Exemptions>	15,000.00	15,000.00	15,000.00	0.00	0.00
NOTFILED	03/10/15	100	Chase/BEST BUY Attn: Bankruptcy Dept. Po Box 15298 Wilmington, DE 19850 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>	0.00	0.00	0.00	0.00	0.00
Total for Priority 100: 100% Paid				\$15,000.00	\$15,000.00	\$15,000.00	\$0.00	\$0.00
Total for Secured Claims:				\$15,000.00	\$15,000.00	\$15,000.00	\$0.00	\$0.00
Admin Ch. 7 Claims:								
03/10/15	200	Deborah K. Ebner, Trustee 11 East Adams Street Suite 904 Chicago, IL 60603 <2100-00 Trustee Compensation>	8,750.00	8,750.00	0.00	8,750.00	8,750.00	
03/10/15	200	Deborah K. Ebner, Trustee 11 East Adams Street Suite 904 Chicago, IL 60603 <2200-00 Trustee Expenses>	283.03	283.03	0.00	283.03	283.03	
03/10/15	200	Deborah K. Ebner 11 East Adams Street Suite 904 Chicago, IL 60603 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	3,518.00	3,518.00	0.00	3,518.00	3,518.00	
Total for Priority 200: 100% Paid				\$12,551.03	\$12,551.03	\$0.00	\$12,551.03	\$12,551.03
Total for Admin Ch. 7 Claims:				\$12,551.03	\$12,551.03	\$0.00	\$12,551.03	\$12,551.03

Unsecured Claims:

1	04/29/15	810	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	1,310.56	1,310.56	0.00	1,310.56	524.68
2	05/04/15	810	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	280.48	280.48	0.00	280.48	112.30

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Claims Distribution Register

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Case: 15-08508 NAVARRO, LILIA

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
3	05/04/15	810	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	523.36	523.36	0.00	523.36	209.52
4	05/04/15	810	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)>	319.96	319.96	0.00	319.96	128.09
5	05/22/15	810	Capital One, N.A. c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)>	2,753.97	2,753.97	0.00	2,753.97	1,102.52
6	05/28/15	810	Cavalry SPVI LLC assignee Capital One, NA Bass Associates PC 3936 E Fort Lowell Road Suite 200 Tucson, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>	519.59	519.59	0.00	519.59	208.01
7	07/17/15	810	PYOD LLC its successors & assigns as assignee of Citibank NA Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	3,048.38	3,048.38	0.00	3,048.38	1,220.39
8	07/17/15	810	PYOD LLC its successors & assigns as assignee of Citibank NA Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>	1,987.15	1,987.15	0.00	1,987.15	795.53
9	07/19/15	810	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	992.94	992.94	0.00	992.94	397.51
10	07/19/15	810	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	2,887.83	2,887.83	0.00	2,887.83	1,156.11
11	07/19/15	810	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	5,100.76	5,100.76	0.00	5,100.76	2,042.03

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Claims Distribution Register

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Case: 15-08508 NAVARRO, LILIA

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
12	07/19/15	810	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	2,965.61	2,965.61	0.00	2,965.61	1,187.25
13	07/19/15	810	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>	848.04	848.04	0.00	848.04	339.50
NOTFILED	03/10/15	810	BK OF AMER Attn: Bankruptcy Dept. Po Box 982235 El Paso, TX 79998 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	Blue Cross Blue Shield Attn: Bankruptcy Department PO Box 3239 Naperville, IL 60566 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	CAP1/Carsn Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa, IL 60045 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington, DE 19850 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	CHLD/CBNA Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls, SD 57117 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	Evanston Hospital Attn: Bankruptcy Department 2650 Ridge Ave. Evanston, IL 60201 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	Mcydsnb Attn: Bankruptcy Dept. 9111 Duke Blvd Mason, OH 45040 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00

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Claims Distribution Register

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Case: 15-08508 NAVARRO, LILIA

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
NOTFILED	03/10/15	810	Medical Recovery Specialists Bankruptcy Department 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	NorthShore Univ Health System Bankruptcy Dept Bankruptcy Dept. 514 Market Loop, Ste. 103 West Dundee, IL 60118 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	NorthShore Univ Health System Bankruptcy Dept Bankruptcy Dept. 514 Market Loop, Ste. 103 West Dundee, IL 60118 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
NOTFILED	03/10/15	810	Northshore University HealthSystem Prof C/o Pinnacle Mana 514 Market Loop West Dundee, IL 60118 <7100-00 General Unsecured § 726(a)(2)>	0.00	0.00	0.00	0.00	0.00
Total for Priority 810: 40.03394% Paid				\$23,538.63	\$23,538.63	\$0.00	\$23,538.63	\$9,423.44
Total for Unsecured Claims:				\$23,538.63	\$23,538.63	\$0.00	\$23,538.63	\$9,423.44
Total for Case :				\$51,089.66	\$51,089.66	\$15,000.00	\$36,089.66	\$21,974.47

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-08508

Case Name: NAVARRO, LILIA

Trustee Name: DEBORAH K. EBNER, Trustee

Balance on hand: \$ 21,974.47

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 21,974.47

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Deborah K. Ebner, Trustee	8,750.00	0.00	8,750.00
Trustee, Expenses - Deborah K. Ebner, Trustee	283.03	0.00	283.03
Attorney for Trustee, Fees - Deborah K. Ebner	3,518.00	0.00	3,518.00

Total to be paid for chapter 7 administration expenses: \$ 12,551.03

Remaining balance: \$ 9,423.44

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 9,423.44

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims:	\$ 0.00
Remaining balance:	\$ 9,423.44

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,538.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 40.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for Comenity Bank	1,310.56	0.00	524.68
2	Quantum3 Group LLC as agent for Comenity Bank	280.48	0.00	112.30
3	Quantum3 Group LLC as agent for Comenity Bank	523.36	0.00	209.52
4	Quantum3 Group LLC as agent for Comenity Bank	319.96	0.00	128.09
5	Capital One, N.A.	2,753.97	0.00	1,102.52
6	Cavalry SPVI LLC assignee Capital One, NA	519.59	0.00	208.01
7	PYOD LLC its successors & assigns as assignee of Citibank NA	3,048.38	0.00	1,220.39
8	PYOD LLC its successors & assigns as assignee of Citibank NA	1,987.15	0.00	795.53
9	Synchrony Bank	992.94	0.00	397.51
10	Synchrony Bank	2,887.83	0.00	1,156.11
11	Synchrony Bank	5,100.76	0.00	2,042.03
12	Synchrony Bank	2,965.61	0.00	1,187.25
13	Synchrony Bank	848.04	0.00	339.50

Total to be paid for timely general unsecured claims:	\$ 9,423.44
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for tardy general unsecured claims:		\$ 0.00
		Remaining balance:		\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
		Total to be paid for subordinated claims:	\$ 0.00	
		Remaining balance:		\$ 0.00